



FORM PTO/SB/08A/B (10-01)  
Substitute for PTO-1449A/B

**INFORMATION DISCLOSURE**

**STATEMENT BY APPLICANT**

(use as many sheets as necessary)

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Applicant(s)	Craig L. Ogg
Group Art Unit	3621
Examiner Name	Salvatore A. Cangialosi

**U.S. PATENT DOCUMENTS**

EXAMINER INITIALS	Cite No. <sup>1</sup>	DOCUMENT NUMBER Number - Kind Code <sup>2</sup> (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
am		4,775,246	10-04-1988	Edelmann et al.
		6,049,671	04-11-2000	Slivka et al.
		6,065,117	05-16-2000	White
		6,446,204 B1	09-03-2002	Pang et al.
		6,587,880 B1	07-01-2003	Saigo et al.

**OTHER DOCUMENTS**

EXAMINER INITIALS	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		FICKEL, Louise, "Know Your Customer," 100 Leaders for the Next Millennium, CIO Magazine, 08/15/1999, pages 1-11
↓		SAGNER, James S., "Protecting Organizations from Electronic-Transaction Fraud", Healthcare Financial Management; Westchester; Feb 1995

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EXAMINER SIGNATURE		DATE CONSIDERED	15 JULY 06
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